

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David Krawiec
Ruth Krawiec
Debtors

Case No. 18-01275-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Aug 15, 2023

User: AutoDocke
Form ID: fnldecnd

Page 1 of 4
Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ David Krawiec, Ruth Krawiec, 607 Main St, Pittston, PA 18641-1424
5041359	ACCOUNT RESOLUTION, PO BOX 1280, Oaks, PA 19456-1280
5041360	+ ALPHA RECOVERY, 5660 GREENWOOD PLAZA BLVD, STE 101, Englewood, CO 80111-2416
5041376	ESTATE INFO SERVICES, PO BOX 1730, Reynoldsburg, OH 43068-8730
5041381	+ GLOBAL CREDIT, 5440 N. CUMBERLAND AVE., STE 300, Chicago, IL 60656-1486
5041382	+ GREEN TRUST CASH, PO BOX 340, Hays, MT 59527-0340
5041386	+ M.R.S., 1930 OLNEY AVE, Cherry Hill, NJ 08003-2016
5041387	+ MCCARTHY, BURGESS AND WOLFE, 26000 CANNON RD, Bedford, OH 44146-1807
5041393	PHILLIPS AND COHEN, PO BOX 5790, Hauppauge, NY 11788-0164
5041395	R US CREDIT, PO BOX 530938, Atlanta, GA 30353-0938

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 15 2023 18:48:18	PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541-1067
5041361	+ Email/Text: bk@avant.com	Aug 15 2023 18:38:00	AVANT, 640 N. LASALLE ST, STE 535, Chicago, IL 60654-3731
5391164	Email/PDF: bncnotices@becket-lee.com	Aug 15 2023 19:01:20	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5391165	+ Email/PDF: bncnotices@becket-lee.com	Aug 15 2023 19:01:49	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701, Afni, Inc., c/o Becket and Lee LLP 19355-0701
5041363	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 15 2023 18:38:00	BOSCOVS, PO BOX 183003, Columbus, OH 43218-3003
5041364	+ Email/Text: cms-bk@cms-collect.com	Aug 15 2023 18:38:00	CAPITAL MANAGEMENT, 698 1/2 SO. OGDEN ST, Buffalo, NY 14206-2317
5041365	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 15 2023 18:48:20	CAPITAL ONE, PO BOX 71083, Charlotte, NC 28272-1083
5041368	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 15 2023 18:38:00	CATHERINES, PO BOX 659728, San Antonio, TX 78265-9728
5041370	Email/Text: correspondence@credit-control.com	Aug 15 2023 18:38:00	CREDIT CONTROL, PO BOX 31179, Tampa, FL 33631-3179
5041371	+ Email/PDF: creditonebknofications@resurgent.com	Aug 15 2023 18:48:06	CREDIT ONE BANK, PO BOX 98872, Las Vegas, NV 89193-8872

District/off: 0314-5
Date Rcvd: Aug 15, 2023

User: AutoDocke
Form ID: fnldecnd

Page 2 of 4
Total Noticed: 61

5041373	Email/Text: mrdiscen@discover.com	Aug 15 2023 18:38:00	DISCOVER, PO BOX 3008, New Albany, OH 43054-3008
5043511	Email/Text: mrdiscen@discover.com	Aug 15 2023 18:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5041377	Email/Text: bankruptcy@sccompanies.com	Aug 15 2023 18:38:00	FIGIS, PO BOX 77001, Madison, WI 53707-1001
5041378	Email/Text: bnc-bluestem@quantum3group.com	Aug 15 2023 18:38:00	FINGERHUT, PO BOX 166, Newark, NJ 07101-0166
5041362	Email/Text: BNBLAZE@capitalsvcs.com	Aug 15 2023 18:38:00	BLAZE, PO BOX 5096, Sioux Falls, SD 57117-5096
5041379	Email/Text: Bankruptcy@FMAAlliance.com	Aug 15 2023 18:38:00	FMA ALLIANCE, 12339 CUTTEN RD, Houston, TX 77066
5041369	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 15 2023 18:47:28	CHASE BANK, PO BOX 15298, Wilmington, DE 19850
5041375	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 15 2023 18:47:28	DISNEY, PO BOX 15123, Wilmington, DE 19850-5123
5041383	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 15 2023 18:38:00	LANE BRYANT, PO BOX 659728, San Antonio, TX 78265-9728
5069825	Email/PDF: resurgentbknotifications@resurgent.com	Aug 15 2023 18:47:38	LVNV Funding LLC C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
5069371	Email/PDF: resurgentbknotifications@resurgent.com	Aug 15 2023 18:47:38	LVNV Funding, LLC its successors and assigns as, assignee of AvantCredit IV Trust, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5070100	Email/PDF: resurgentbknotifications@resurgent.com	Aug 15 2023 18:47:36	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5069497	Email/PDF: resurgentbknotifications@resurgent.com	Aug 15 2023 18:47:32	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5069429	Email/PDF: resurgentbknotifications@resurgent.com	Aug 15 2023 18:47:33	LVNV Funding, LLC its successors and assigns as, assignee of QPL-LC Trust, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5069592	Email/PDF: resurgentbknotifications@resurgent.com	Aug 15 2023 18:48:05	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5041385	Email/Text: camanagement@mtb.com	Aug 15 2023 18:38:00	M AND T BANK, PO BOX 62014, Baltimore, MD 21264-2014
5066348	Email/Text: camanagement@mtb.com	Aug 15 2023 18:38:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
5041388	+ Email/Text: ngisupport@radiusgs.com	Aug 15 2023 18:38:00	NORTHLAND GROUP, PO BOX 390846, Minneapolis, MN 55439-0846
5041390	Email/PDF: cbp@omf.com	Aug 15 2023 18:47:29	ONE MAIN FINANCIAL, PO BOX 742536, Cincinnati, OH 45274-2536
5041389	Email/PDF: cbp@omf.com	Aug 15 2023 18:48:04	ONE MAIN FINANCIAL, PO BOX 9001122, Louisville, KY 40290-1122
5052558	Email/PDF: cbp@omf.com	Aug 15 2023 18:47:28	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5041391	Email/Text: ksoto@pandbcapitalgroup.com	Aug 15 2023 18:38:00	P AND B CAPITAL, 455 CENTER RD, Buffalo, NY 14224

5071224	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 15 2023 18:48:08	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5071225	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 15 2023 18:47:35	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5062516	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 15 2023 18:48:04	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5042548	+ Email/PDF: rmscedi@recoverycorp.com	Aug 15 2023 18:48:06	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5041394	Email/Text: signed.order@pfwattorneys.com	Aug 15 2023 18:38:00	PRESSLER AND PRESSLER, 7 ENTIN RD, Parsippany, NJ 07054-5020
5041396	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Aug 15 2023 18:38:00	STATE FARM BANK, PO BOX 23025, Columbus, GA 31902-3025
5041397	Email/Text: bankruptcy@sccompanies.com	Aug 15 2023 18:38:00	STONEBERRY, PO BOX 2820, Monroe, WI 53566-8020
5041398	+ Email/Text: bankruptcy@sccompanies.com	Aug 15 2023 18:38:00	SWISS COLONY, 1112 7TH AVE, Monroe, WI 53566-1364
5041399	+ Email/PDF: gecsed@recoverycorp.com	Aug 15 2023 18:48:04	SYNCHRONY BANK, PO BOX 965015, Orlando, FL 32896-5015
5063509	Email/PDF: bncnotices@becket-lee.com	Aug 15 2023 19:01:04	State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5055966	+ Email/Text: bankruptcy@sccompanies.com	Aug 15 2023 18:38:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O . Box 800849, Dallas, TX 75380-0849
5041400	+ Email/Text: disputes@soaren-management.com	Aug 15 2023 18:38:00	TARGET FINANCE, PO BOX 516, Hays, MT 59527-0516
5041401	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 15 2023 18:38:00	THE BON TON, PO BOX 659813, San Antonio, TX 78265-9113
5041402	+ Email/PDF: gecsed@recoverycorp.com	Aug 15 2023 18:48:04	TOYS R US, PO BOX 530939, Atlanta, GA 30353-0939
5052092	+ Email/Text: bankruptcy@sccompanies.com	Aug 15 2023 18:38:00	The Swiss Colony, c/o Creditors Bankruptcy Service, P.O . Box 800849, Dallas, TX 75380-0849
5041403	+ Email/Text: BAN5620@UCBINC.COM	Aug 15 2023 18:38:00	UNITED COLLECTION, 5620 SOUTHWYCK BLV, Toledo, OH 43614-1501
5041404	Email/PDF: gecsed@recoverycorp.com	Aug 15 2023 18:48:05	WAL-MART, PO BOX 960024, Orlando, FL 32896-0024
5041405	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 15 2023 18:38:00	WOMAN WITHIN, PO BOX 659728, San Antonio, TX 78265-9728
5041367	+ Email/Text: accountresolution@can-lending.com	Aug 15 2023 18:38:00	cash advance now, PO BOX 569, Hays, MT 59527-0569

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5041384		LENDING CLUB
cr	*	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5041366	*	CAPITAL ONE, PO BOX 71083, Charlotte, NC 28272-1083
5041372	*+	CREDIT ONE BANK, PO BOX 98872, Las Vegas, NV 89193-8872

District/off: 0314-5
Date Rcvd: Aug 15, 2023

User: AutoDocke
Form ID: fnldecnd

Page 4 of 4
Total Noticed: 61

5041374	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, DISCOVER, PO BOX 3008, New Albany, OH 43054-3008
5041380	*P++	FMA ALLIANCE LTD, 12339 CUTTEN ROAD, HOUSTON TX 77066-1807, address filed with court:, FMA ALLIANCE, 12339 CUTTEN RD, Houston, TX 77066
5041392	##+	PATENUDE AND FELIX, 4545 MURPHY CANYON RD., 3RD FLOOR, San Diego, CA 92123-4363

TOTAL: 1 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2023 at the address(es) listed below:

Name	Email Address
Carol Baltimore	on behalf of Debtor 2 Ruth Krawiec bandicot6@aol.com
Carol Baltimore	on behalf of Debtor 1 David Krawiec bandicot6@aol.com
Denise E. Carlon	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

David Krawiec,

Chapter 13

Debtor 1

Ruth Krawiec,

Case No. 5:18-bk-01275-MJC

Debtor 2

Social Security No.:

xxx-xx-5058

xxx-xx-3281

Employer's Tax I.D. No.:

FINAL DECREE

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

IT IS ORDERED THAT:

Jack N Zaharopoulos

is discharged as trustee of the estate of the above named debtor(s); the case is closed without a discharge having been issued for **David Krawiec and Ruth Krawiec** in accordance with §1328 of the Bankruptcy Code.

By the Court,



Mark J. Conway, United States Bankruptcy Judge

Dated: August 15, 2023

fnldec (01/22)